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"We need the Business"

Being the letters of
CITRON, GUMBINER & CO.
by
Joseph E. Austrian

UC-NRLF
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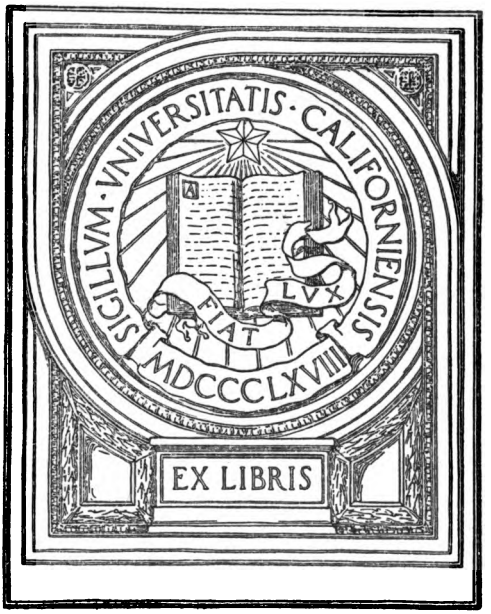
Stuart Hay

GIFT OF
Mr. N. J. Fibush



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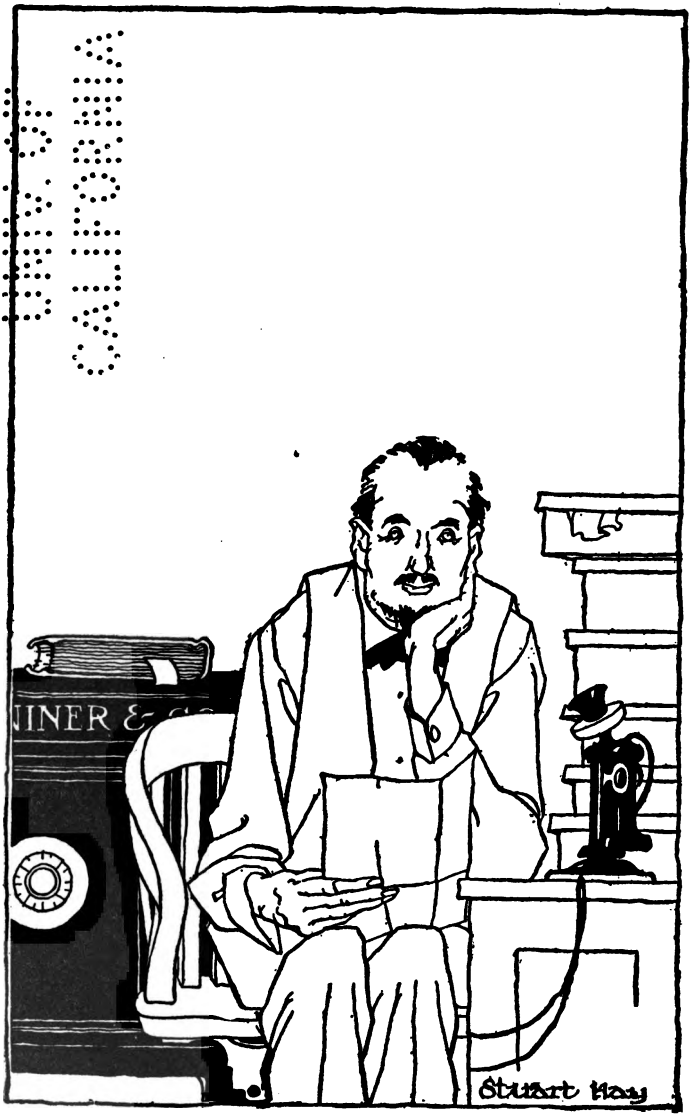

"THE ORDERS DON'T SHOW MUCH PROFIT BUT WE NEED THE BUSINESS"

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"WE NEED THE BUSINESS"

BY

JOSEPH E. AUSTRIAN

Being the Letters of Philip Citron, Head of the House of Citron Gumbiner & Co.

WITH 25 ILLUSTRATIONS IN BLACK-AND-WHITE BY

STUART HAY

UNIV. OF CALIFORNIA

NEW YORK

FREDERICK A. STOKES COMPANY

PUBLISHERS

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Georgettes, and similar securities at $3.50 and up, where he has at least a fighting chance; and funny, Lem Levy told me at lunch to-day that he rides up to YONKERS on the SUBWAY every night with Fleisch. Sol, I tell you, let this be a warning to all of us.

By the way, Sol, have you got your Butte-Buffalo copper yet? I heard its due for a raise. Better hold on to it.

Sig is yet in Tombstone, Arizona. He wired the doctor said it was a carbungle.

I was at the lunch of the waist association yesterday and heard a fine speech from Professor Theery of Harvard's college on business sufficiency. It got me thinking. We must from now on do everything we can to raise our business in all directions. I will write you more about this later.

Well, Sol, this is all for to-day. Hope you get some more orders in St. Louis that will show a good net profit.

I am going to see Rappaport this afternoon. He has a deal on with the Gouger Syndicate for our $3.50 Georgettes we want to talk over at prices I don't care about.

I must go home early as Sara and I got to call on Mrs. Oppenheim to-night. Her Gabriel got

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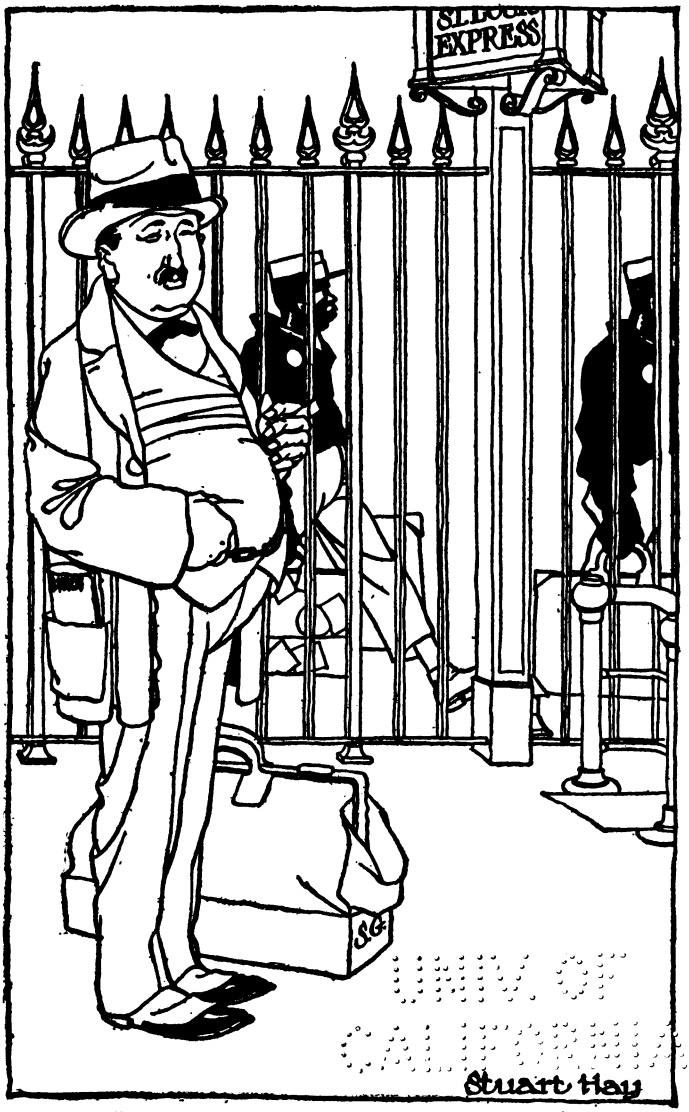

"SOL, YOU ARE A GOOD SALESMAN — SOMETIMES"

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back from France this week with a stripe. He got some gas.

Best regards, in haste,

Philip.

Later: About Grubbs-Wonderhook I just wired you we will calculate closer prices of these waists for you to-morrow. I don't like to lose orders if there is a chance. *Sol, you are a good salesman — sometimes!*

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MR. SIG ARONSON,
C/OF ST. FRANCIS HOTEL,
SAN FRANCISCO, CALIFORNIA,

Dear Sig:

You know how it feels in penochle when you bid four hundred spades and the count-up figures three ninty nine.

Like that I felt when I opened your two fat letter from Los Angeles.

By weight and count there was ten percent shirt waist orders and ninty percent moving picture dope. My daughter Gladys is a regular movie van and gets all the moving picture magazines. I took your letters home for her to read and she said if you had more customers to call on in Los Angeles she don't have to buy magazines any more.

Your Los Angeles business this trip was certainly a fizzler. I was absolutely disappointed to not get from you orders for Bamberger Dry Goods Co., Shipstone's, Friezer Mercantile Co. and our other regular trade. The Sleet Co. sent us a mail order for $700 two days after you left Los Angeles. I don't understand it. Have you also gone on a strike or perhaps you have in mind

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to go in the moving picture business? If so, Sig, there is plenty of moving pictures right in the shirt waist line. I saw several one-reel thrillers to-day. One was when I went to see the Sealion Cotton Corporation about their voiles. They told me to sit down and wait for ten minutes as the prices were just moving — upwards!

Then I saw two silk thrillers. Warren Seamon of the Hutzelman & Rucker Silk Co. was in to-day. He got home from France two weeks ago with thirty pounds increase. He was a kind of a loot in the 69th. He had the sole agency in Brest of over two hundred privates with twenty trucks. He showed me their two new novelties. One is a chiffon gauze they call "Caterpillarfuzz" and the other is a creepy crepe they call "Maltesekatsfur." His prices must have been figured out on top the Woolworth Building.

Marcel Butterfield of the Slayback & Volckman Silk Co. was also in and he likewise got back from France three weeks ago. He lost about thirty pounds. He was a "top kick" (I should know) in an East side regiment and he now mixes a lot of genuine shirt waist operator's language in his selling talk he never knew before. He said he learnt more about selling silk from his regiment than he knew before he was admitted

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to it. He showed me their novelty weaves for next season called "Roshashonah" Satin and "Glow Worm's Dream" lustre silk. His prices must have been worked out on top the Metropolitan Tower. Prices of everything are every day moving — moving — up! I don't know where it will stop.

On your and Louis's say-so, but I was not in favor of it, *we took back Syd Levy from France* and last week he went out on his old territory in New York state. He's full of pepper and a complete line of European novelties in his language. When he is in the show room the place seems like Aaron Breitstein. He wired a telegram from Rochester this morning and it read:

"Have established liason with Keene-Stern Dry Goods Co. Reinforce them immediately five dozen novelty silk waists $4.50 and express this week sure. Business on my sector looks good. Have barraged my entire territory with advance postals. You will surely pin a Croix-de-Guerre on me this year if you make good deliveries all my orders."

Now what the deuce do you think of such a line of talk from a shirt waist salesman? The Western Union Telegraph Co. must think we are running opposition to Governor's Island. Syd is one of those bombastic fellows that has a big supply

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"WE TOOK BACK SYD LEVY FROM FRANCE"

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of rotten ideas in his kit bag with a bulging expense account and his orders, well, somebody should be shot when the sun comes up. Sol and I talked it over to-day and he agrees with me to give him a chance two weeks yet and if he don't make good by that time he shall get orders from General Citron to report to the G. H. Q. (General Headquarters of Quadwrangle) where I will pin a "Croix-de-Fired" on him.

Thanks for your congratulation telegram for my silver wedding anniversary.

Your order from the Hesperia-Del Rosa Style Shop, San Bernardino, Cal., will be shipped — Nit! I told you not to call on them, didn't I? I know they are rated all right with Dun's and Bradstreet's but they are rated all wrong with Philip Citron. Look at the bill ($400) you sold them last trip. It was the time we fired Skip Walzer the shipping clerk on account of it. I was not in favor, but I let you and Sol induce me to check the order. Well, we filled it and what consequences? By mistake Walzer sent the goods to New Orleans. Although they never got the goods, right away they wrote and claimed a *shortage* of four waists ($30). Such a kind of accounts is not for us.

Your orders from San Jose and Oakland received. That's a little more like it.

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Glad to hear your carbungle is better. My doctor said the germs for it are plenty at moving picture theatres. Keep away from them. Penochle is better for you.

I got the magazine you mailed me from Fresno. I read it at home last night. It is full of advertisements for people who want to improve themselves. Bookkeepers want to be lawyers, stock clerks want to be managers, stenographers want to be Mary Pickfords and shirt waist salesmen want to be — everything!

I also read about the education correspondence courses you marked with a blue pencil such like "Will Power," "How to Improve your Memory" and "How to Write Good Letters." Sig, there is one course you forgot to mark, "How to Make People Like You." I recommend that one for you and I will give you the whole course in five words. *"Keep away from Moving Picture Theatres and concentrate on Shirt Waists* — 'Quadwrangle' Shirt Waists."

Get that into your head and then you will have it all in a nut shell.

Enclosed find $200 check for expenses.

Regards, in haste,

Philip.

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"KEEP AWAY FROM MOVING PICTURE THEATRES AND CONCENTRATE ON SHIRT WAISTS"

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P.S. Dear Sig:

Philip went home at four o'clock. His silver wedding party to-night is cancelled. His wife is sick in bed with hysterics. Some movie queen got Abe to buy a half interest in a Harlem moving picture theatre for $1600 he borrowed from his mother on the quiet and he got skinned out of it. When Philip found it out this morning, he and Abe had a helluva row de luxe. As soon as Princine heard about Abe she got a nervous headache and went home.

Best regards,

Louis.

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MR. SOLOMON GUMBINER,
C/OF SINTON HOTEL,
CINCINNATI, OHIO.

My dear Sol:

Sara and I was in Atlantic City over the week-end. My stomach was troubling me again and Dr. Harte-Berne claims I was overfed with business and tension. He has five other customers in the waist association with different kinds of stomach troubles from it.

He said positively I must go away from New York for a change and rest and to keep my mind from business. I hated to go as we were very busy and lots of buyers in town. Then everybody was away except Abe but he pushed me to go since he and Princine could manage together for a few days. Finally, I decided to follow my doctor's orders.

At the station I met Louis Roedelsheimer and his wife and daughter of the Roedelsheimer-Garlick Waist Co. also your friend Ernest Serch and his wife and daughter of the, well, I'll tell you about him.

We were together most all the time and we

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"WE WERE TOGETHER MOST ALL THE TIME"

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eat our meals at one table except when we slept. We stopped at the "Flyswatte" and found there a big crowd of ready-to-wear New Yorkers also from Philadelphia and the cooking was high grade. My wife got a receipt from the chef cook for a new style of cold fish I enjoyed very much. Doctor Harte-Berne wants I shall diet but the cooking was so good besides we were stopping on the American plan.

Ernest Serch told us on the train he made a big change in his business last week. They are now incorporated with a new firm name. They still make the same grade of medium to better ladies chemises, drawers and underwear but they don't call it that way any more. They call them underneathlings. Serch mixes a lot of French words in his talk and trade journal advertising and he claims everything in the ready-to-wear lines is aiming for a beau coup, high tuned basis including the language. The name of his business is now the Ernest Serch Underneathlings Co., Inc. They made a lot of money the past two years and Rodelsheimer told me in the ocean Serch was a millionaire. He told me confidentially Serch is easily worth over a hundred and fifty thousand dollars.

On Saturday we all our families took a bath in the ocean and who should be floating alongside

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of me but our old designer, Miss Mock. She is now with the Ostende-America Bathing Suit Co. She also was in Atlantic City for a rest and she went to a church there last Sunday where the people can go in and pray in their bathing suits. She is designing a new model which shall be a combination one-piece suit to wear for church, on the beach and in the water. She thinks to call it the "Three-in-One." So cheer up, Sol, all the damn fools are not in the waist line.

Saturday night we all went to the St. Regis grill and stayed about a half hour. We had each a glass of "Kick-Nit Nectar" at 75c. per, no extra charge for the straw. "Kick-Nit Nectar" is water, ice, a little sugar and about twenty-five drops of lemon juice, with some henna color dye in it. At that rate I figured a full size box of lemons will produce about two thousand dollars (gross) worth of "Kick-Nit Nectars" and show a net profit of about nineteen hundred dollars. There is no cancellations or returned merchandise and everything C. O. D. The shirt waist business is a piker for profits.

Sunday afternoon we took a ride in rolling chairs and who do you think passed us in another chair pushed by a darky with a lady dressed up like in the "Follies"? It was your friend Milton Buxbaum of Scranton, Pa. who went bankrupcy

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last week. He owes us his last bill $520 six weeks past due and $48 to our salesman Meyer Frank for penochle four months past due. I told you, Sol, not to check him as I never was in favor of him. *Buxbaum* is one of those fellows who always *overbids everything he goes in to.* He saw me all right but he got busy quick looking at an air ship. I was wishing he was in the air ship and that it should take a — well, what's the use.

In regards, Sol, your order ($750) from Galligan's French Style Shop, Columbus, Ohio. The goods are all ready to ship since last week but I am still holding them as I don't know what to do about it. Galligan is rated F 3½ and may perhaps be all right but I can't make up my mind. I spoke to the two references you sent on the order, Mishkin & Levy say he is all right positively and Loeb & Reilly say he is no good absolutely.

On the board walk I accidentally met Abe Sorber, credit man of the Schachtel-Gideon Dress Manufacturing Co. I know they used to sell Galligan when he was buyer for the June Co. in Toledo. I told him what Mishkin & Levy and Loeb & Reilly said and I asked his opinion. The damn fool told me he did not believe either one and I should keep this confidential and not commit

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I see you I will tell you what it was. Meantime, I am still holding your order from the Galligan French Style Shop. What would you do about it? Give me an opinion with some sense to it so we don't lose any money if the cat jumps both ways.

Sol, I am sending you to-night by express three new models of Novelty silk waists to the Bates House, Indianapolis. They look good to me. They cost A K E. Sell them at $6.50. At that price they won't produce so big a margin of profits as "Kick-Nit Nectars" but it will do.

Well I must close now as it is five o'clock and I must stop to see Doctor Harte-Berne on my way home. Sara made some cold fish for dinner last night like we had in Atlantic City and it was delicious.

To-morrow I must clean away a lot of mix-ups that came in while I was away that Abe and Princine could not handle. Abe is doing fine and he was very busy while I was gone. Believe me, Sol, he had his hands full. Princine told me that she worked late with him two nights. I enjoyed my rest in Atlantic City but was glad to get back to business again.

Best regards, in haste,

Philip.

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P.S. Sol, don't bother about the Galligan French Style Shop. I made up my mind to turn him down when a Dun's report just came in that he went bankrupcy to-day with $32,000 liabilities. Abe Sorber was in Columbus and he is the largest creditor (except the banks) for $2800. More crackers and buttermilk for Sorber!

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MR. LOUIS SCHMUCK,
C/OF PREBLE HOUSE,
PORTLAND, MAINE.

Dear Louis:

The regular crowd of sharpshooters from Boston and near towns is in New York again this week splashing around the market. My luck was to handle what Abe calls the "choicest rhinestone in the collection."—Mr. Cyprian Stoneman, buyer for Neill, Pray & Co. Holyoke, Mass.

You know we have no good customer yet in Holyoke and when I got your letter he would never see you when you called on him, I made up my mind to positively open this account. Abe and I went over to the "Martinique" at noon where we found him. He promised to call and look at our line the next morning. I coaxed him to eat lunch with me and Abe. We went to the Cafe Georgette and all the shirt waist manufacturers sat up to see this tall, thin, ready-to-wear embargo from Holyoke with his turtle-rim glasses to a black ribbon. Abe said he looked more like the designer of a book like "The Antique Furniture of New England" than a up-to-date model shirt waist buyer.

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Stoneman is a real pie-for-breakfast yankee from the Plymouth Rock. It's to me a puzzle where he stored all the linzen soup, brust deckel, kohlrabi, deep dish blackberry pie a la mode, watermelon and ice tea (three glasses) he put away. You know they serve big portions at the Georgette. Abe said afterwards he must have the Hoosic tunnel under his vest. We were sitting near the cigar stand. I noticed he often looked at Kitty and once he remarked she was an artist for making quick changes.

He said he hates New York as it is too much hurry and tension and frivilty. He always tries to get away as quick as he can. For him, New York is not in it with Boston. In Holyoke he and his sister Prudence have charge of the "Young Folks Club" of the Congregational church and the dances at the war camp community centre. Prudence wanted to come along with him to New York but he was not in favor of it as he did not want her to rub the life here. He was afraid she might spoil. He specialized in these religious lines so much it got my nerves. I told Abe afterwards such a buyer should not stop at a hotel, he should register at the Y.M.C.A. Still, such buyers sometimes place good orders, and I gradually mentioned our new overblouses and crepe de Chines (669-700-846). He told me he would

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"HE IS USED TO HANDLING THE LADIES"

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surely call to see them the next morning. Then I invited him to dinner that night and afterwards a show. He looked in a little black book and said he would accept. I paid the check ($5.25) and the tip and bought cigars. As Abe and I walked out, Stoneman bought three cigars, three bundles of life savers, five packs of gum and three packs of "Lucky Strikes" from Kitty. I could see *he is used to handling the ladies.* At seven o'clock your mother-in-law and I met him at his hotel and we went to a Hungarian place for dinner and then to see the "Follies."

Next morning at ten o'clock he came in the show room. Nothing suited him. After nearly an hour and a half he gave an order for only three dozen No. 705 crepe de Chine and three dozen No. 1252 Novelty silks at $5.25. But that's not the worst of it. We had to change the sleeves and the lace also the collars and the colors. There was nothing left of the original models except the buttons. When he left he said he expected to go home the next day and believe me, Louis, I was damned glad of it. He is one of those lemon buyers de luxe. *Miss Kopyem, our designer,* got so upset about him I had to send her to a matinee to cheer her up.

Two days later Simon Frank of Detroit came in with his assistant, Miss Auchmit. He is like-

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wise a tough nut. Alone he is not so bad but Miss Auchmit, well, every time Simon takes out his handkerchief, she sneezes.

But Simon gave me a real order ($1200) so that night I invited him and he invited Miss Auchmit to go with me and my wife for a moonlight ride on the "Mandalay" to Atlantic Highlands. Just before the boat landed at the Battery I went to buy some cigars and as I passed a dark place there was Stoneman sitting with his arm around Kitty. I quick cancelled my surprise and said "Good Evening!" to them. Kitty just stared at me with one of her standard Key West perfecto faces but Cyprian — well, he gave me a sick smile. I could not help think how much his sister Prudence must miss him up in Holyoke and how the Congo church and the war camp community canteen are struggling along without him.

Louis, believe me, the next time you make Holyoke, if you handle him right, I bet you can sell him easy an order for a thousand dollars. I will have Miss Kopyem get up a special "Mandalay" model for him.

In regard your telegram for four hundred waists model No. 9027 for Praline's Basement Store in Claret, Creme de Menthe, Creme Yvette, and Dregs of Wine shades for their "Regret" Waist Sale to retail at $2.75. Such an offer is

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"MISS KOPYEM, OUR DESIGNER"

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absolutely not considered. How can we sell for $2.10 what cost $2.20 to produce on to-day's market? Even if we do own the goods at last season's prices, it's not good merchandising to figure on that basis. Your argument about laying a foundation for future business is out of style.

Sol got back from the Catskills last night with bad toothache. His face is all swelled up. We talked over Praline's offer at lunch to-day and he could not eat. He was suffering pain and I was surprised how he was worked up about it. He agrees with me you ought to know these New England buyers by this time. They are slick and must be watched in all directions if you don't want to fill your factory up with orders that don't show a profit. He is afraid to get them pulled.

I must close now as I have to be downtown to a creditor's meeting of Miller & Smythe, Bridgeport, Conn. at four o'clock at the office of O'Dwyer, Guggenheim, McIntyre & Cohansky. The letter calling the meeting says "it's another case of a hopeful inventory winding up with a hopeless end." I don't know what that means yet except it sounds like 15c. on the dollar with half notes.

I will go home from there as I have to be at the doctor at six. Ever since I eat some cold fish last week my stomach is at a discount again.

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ready to frame and hang in the office. It certainly is a pickle.

We just got through the mess when Max Selznik of the Hall of Fame Fashion Bazaar in the Bronx telephoned he wants to return about three quarters of the lot of waists you sold him four weeks ago. ($600). SUCH A NERVE! I was so mad I could have told him to, anyhow, I told him sharp — nothing doing!

He claimed he is going to make some alterations to his business and could not use the waists at present and as you and he are old penochle friends, I shall make an exception this time and all such talk. I told him his argument was foolish, that penochle was one thing and waists was one thing and they don't mix in business. He coaxed me hard but I would not budge and hung up the telephone.

You can rest assured, Sol, I don't let penochle or any other kind of friendship mix with business any more and when Selznik's bill is due, he will pay it absolutely — right on the dot!

Saturday morning he telephoned again I should take lunch with him for a talk but Princine told him I was gone for the day to play golf at Van Cortland Park.

Well, Saturday afternoon I played my first golf. *Dr. Harte-Berne told me to go in for golf* by

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"DR. HARTE-BERNE TOLD ME TO GO IN FOR GOLF"

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all means as it would take me out-doors and get my mind away from business and that would be good for my stomach if I cut out eating cold fish. He claims golf is a mental game and I shall concentrate my mind on it when I play. I thought it over and he is right so on Friday I bought a golf suit and a bag full of sticks and some balls. I was looking at them in the show room when Herman Gaunt of the Gaunt Stylish Stouts Dress Co. came in for a reference on Doughty & Sons, Grand Forks, North Dakota. He is a regular golf nut and he made me an offer to show me how to play. While we were talking our book-keeper, Lou Sleef came in to see me about the travelling expense accounts. He got a habit of always asking me book-keeping questions when somebody is talking to me. Anyhow, he buckled in the conversation and I was surprised when he told me he was a golfer and he got all excited. He swung one of the clubs and came near hitting Abe. He said the first thing a new golfer must learn is a correct balance. That settled it for him. I just gave him a look and he went right back to the office.

When Gaunt and I got to the golf links there was a big lot of people ahead of us sitting on benches waiting their turn to play. We likewise sat down. He said we were in great luck we

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came so early. It was one o'clock and we would surely drive away before half past three and that gave us over two hours to talk business.

Gaunt told me the stylish stouts manufacturers was likewise getting elevated all the time and he was now bothered to get a better name for his merchandise as "Stylish Stouts" is not high tuned enough any more. His firm offered a prize of $100 to the buyers in the trade for a better name and got over three hundred answers. He had a list he was studying and he let me copy it. The names are :—"Buttercups," "Plumpties," "Obesitymodes," "Generosities," "Big-Builds," "Excessories," "Wellfed-Modes," "Fair-Fat-Forties," "Puff-Pasters," "Portly-Types," "Amplitudes," "Dowagerettes" and "Merry-Go-Rounders."

He told me Pye & Eggers who specialize on tub suits for stout ladies got a new slogan for their trade journal advertising:—"Tubbies for Chubbies."

He also told me that a new concern was going to operate a chain of retail stores in New York City to specialize exclusively waists and dresses for stout ladies. All stores will be near subway stations.

While we were talking who comes along but Max Selznik, all out of breath. He wanted to

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talk with me alone a few minutes but I cut him off short. I told him he had a nerve to come to me to the golf links for business, that my mind was not for business but for golf and if he wanted to see me so bad he shall call Monday at the office. He could tell from the way I hinted I would not take back any merchandise. He got mad and said I was getting too high tuned in a sarcastical way and then walked away. Gaunt said I was absolutely right not to talk business with a customer at golf as he is also a big believer in business sufficiency and customers must learn to keep business in the channels.

Who come along then but *Manasseh Wasserstrahl of the High-Spritzer Raincoat Co.* He was carrying an umbrella. They make the "Fountain" brand and he said they had a slight fire in their factory Friday night and their whole stock was damaged by water.

While we three were talking Miss Sue Fleigh came to play golf in an automobile with an old grey haired man. You remember her, Sol, she wanted to work for us once and she then went as a model to the F. R. Vess Costume Co. She wore a tricolette dress with a set of furs and a beautiful pearl necklace. Manasseh knows her and she introduced him to her friend as her uncle and told him he just gave her the necklace for

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a birthday present. Manasseh told us either the pearls are fake or the uncle is.

At half past three Gaunt and I started to play. He showed me how to swing and hit the ball. The first two times I missed it but the third time it went pretty good. Then Gaunt hit his ball and it went beautiful, about three times further than mine.

Sol, golf is a game played between a lot of holes through rough spots, hazards and bunk, just like the waist line. The idea is to hit a little white ball with a stick so it goes into a small hole in the middle of a layout they call a putting green. You got to make it at or below cost otherwise you are a poor player. Then you make out your own credit and write it on a card and go to another spot and open a new account for the next hole.

When we reached the third hole we had to wait. There was sitting on a bench, Mr. Kehmealyon, the managing director of the waist association. He had on a green golf suit with a green cap, also his face was such a pistache-green like biliousness so that at first I could hardly see him. He was busy writing on a piece of paper and he told me it was a draft. He explained he was designing an order blank that would revolutionize the

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"MANASSEH WASSERSTRAHL OF THE HIGH-SPRITZER RAINCOAT CO."

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ready-to-wear industry when he got it done. It shall absolutely cut out all cancellations. Kehmealyon was perspiring and very nervous and I felt sorry for him.

He introduced me to a Mr. Zweiponum. Zweiponum is secretary of the men's clothing association. He was writing out also a draft for a newspaper interview for the president about profiteering. He said the consumer blames the retailer who says it is the fault of the manufacturer. The manufacturer is absolutely not to blame as it is the fault of the woolen mills but they say it is the high cost of wool from the farmer who argues it is the fault of the sheep on account of the scarcity of grass and that the sheep could produce twice as much wool for the same price if they could find the man who can make two blades of grass grow where only one grew before. Zweiponum also was nervous.

Well, Sol, I must close for to-day. Enclosed find a discontinuation list on one of our new forms. How do you like it? Abe made it up out of his own mind. It's just like the one the T. O. T. Waist & Dress Co. use. One of their letters was delivered to us last week by mistake.

By the way, Sol, if you decide to attend the "Opening Tea" of the "Artistic Modes Com-

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pany" in Indianapolis, just one piece of advise — Don't Doonk!

Best regards, in haste,

Philip.

P.S. Sol, I might have known it. The Juggleman Collection Agency just telephoned for our claim. Max Selznik of the Hall of Fame Fashion Bazaar went bankrupcy this afternoon.

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MR. LEON POMERANTZ,
C/OF GRUNEWALD HOTEL,
NEW ORLEANS, LOUISIANA.

Dear Sir:

Your orders from Nashville, Chattanooga and Memphis received. According to same their combined population must have shrunk below Richmond, Va. where Abe last week sold more than you did in the whole Tennessee.

Also we received your 2c. letter from Atlanta with three orders for delicatessen quantities.

Mr. Gumbiner says he believes you would do better in the telephone line. As an advertising agent for a telephone company you would have the best chance to sell your best output — excuses!

One trip it is the flue and the next is the boll-weevil. Then for the cotton it rains too much and later it rains not enough. Last trip it was the colored population moving to Washington, Lenox Avenue and Chicago and now it is the buyers holding back for lower prices. Yet the Southern buyers now in New York are fighting to place their orders for waists.

For instance, you wrote Blotney Bros. Macon

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passed you up on account high prices. On Friday I saw Dave Blotney to lunch with Louis Mizerman of the Nougatine Waist Co. and Saturday Louis had Dave in his machine to Long Beach. You know that means Louis sold Dave a good order for "Nougatine" waists. Louis is no Scotchman and yet he never wastes a cent except as an investment. Even his wife complains of him at her poker parties.

As Lincoln said, you can't sell everybody all the time and I make due allowances every day. But when the year is around your profits to your business is too small because your totals after your losses is too close to the cost you accumulate to produce your business which should be larger. There are many good accounts in the South you do not sell yet. I tell you this now so you can brood over it till the time comes for a new agreement with you (if so) and in case you think to ask a raise in your drawing account like you did last time. My rule is to write only encouraging letters to salesmen on the road otherwise I would write you a different kind of letter you perhaps would not like.

Enclosed our check for $125 travelling expense as requested.

Regarding Rappaport. I don't know why you shall always find fault with him the way he

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"JACOB ROTHBERG WHO IS BUYING A NEW STOCK"

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handles your buyers in the market. A high grade dresser and well educated in his talking (like some people I can mention) he is not. But he works faithful and he has our best business in his heart. He is especially good to handle certain trade. To show you how he works, here is how he opened a new account for you.

On Monday afternoon he brought in *Jacob Rothberg who is buying a new stock* to open the Rougemont Fashion Bazaar in Baton Rouge, Louisiana, with his wife and little boy Jakele. Mr. Gumbiner took charge of them. They was not so very hard to handle — the trouble was Jakele. He is about nine years old with curly red hair like his father and full of devils. He kept us all on pins. He was eating candy and kept sliding the show case doors open and shut with his sticky fingers. Then he scratched one of our new show room tables. He also operated the pencil sharpener with four of our new pencils and cut his finger a little. He cried and his mother got all worked up. To keep him busy so his father and mother could buy, Princine took him in the office where he played with our new typewriter. There he upset the red ink all over his new white sailor suit and run screaming in the show room. Mrs. Rothberg shrieked with scare as she thought her Jakele was shot. She fainted

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like dead and Miss Kopyem and Princine had an awful time with her. Two other customers in the show room was all upset and Mr. Gumbiner got so red in his face from anger, he almost exploded.

Just then Rappaport came in from the Columbia Cloak & Suit Co. He sold them 50 of those Model 817 Flame color you said was lemons in the South. He quick saw the layout on the land and took Jakele across the street for a new suit to the Kransdorf-Zimmet Wash Suit Co. as he knows Ike Wollman and can get it at the wholesale price. He then took Jakele to a toy store to see the toys and later he met the Rothberg's at their hotel. This made quiet and Mr. Gumbiner sold them a nice bill ($700) with a dozen of those Model 817 Flame color you said was lemons in the South.

So you see, Pomerantz, Rappaport is very useful as a general man in all directions. It is easy for you as a salesman to pick fault with us in New York when on the road. You travel first class trains with good meals and at the hotels and have absolutely nothing to do except sell waists. We have the hard work, especially when we get a new customer like Rothberg. Yet, you draw your commission on it just the same.

You never was in business for yourself and

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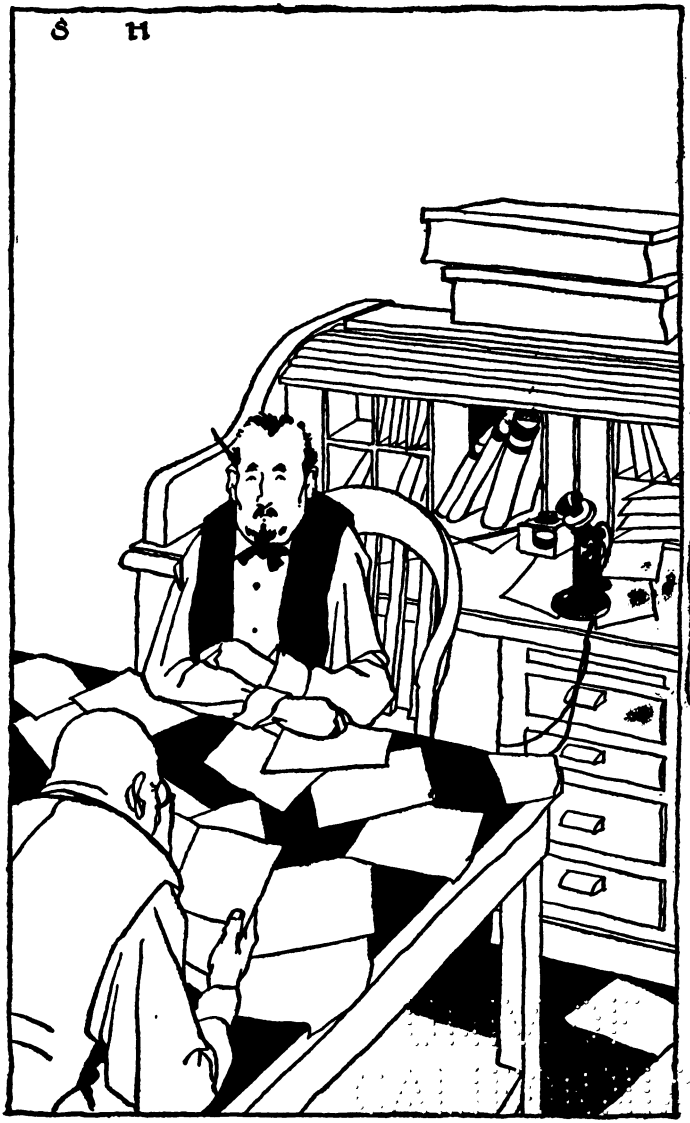

"THE WORRIES IN NEW YORK WITH STRIKES, HIGH PRICES AND CANCELLATIONS"

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such a kind of salesman is often lop-sided. He knows only about one thing — selling — he can't appreciate what else is to know to make a business. He cannot sympathize *the worries in New York* his firm has *with strikes, high prices and cancellations.*

I am always trying to cheer you up as much as possible but you must remember just for what you are travelling down South. Scientific selling correspondence says the last words you should say at night and in the morning, is: "Down with the expenses! Up with the sales! Citron, Gumbiner & Co. need the business!"

If you say this seven or eight times a day your mind will be concentrated for orders and your business will leap with bounds.

About Texas, we will talk it over and write you to-morrow what we decide if you shall make it which don't look favorable.

Yours truly,

Citron, Gumbiner & Co.

per *Philip Citron.*

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MR. LEON POMERANTZ,
C/OF GRUNEWALD HOTEL,
NEW ORLEANS, LOUISIANA.

Dear Mr. Pomerantz:

Hope this finds you well. In our letter yesterday we sent you a check for $125 for expense.

In filing your letter away, we just notice you asked for $200. We therefore enclose another check for $100 and ask you to kindly excuse our mistake.

We decided you shall by all means make Texas. Send us at once a new route sheet. Hope you stand the warm weather all right.

With best regards for your further success, we are,

Very truly yours,
Citron, Gumbiner & Co.
per *Philip Citron.*

P.S. Dear Mr. Pomerantz:

Since writing the above we received your letter with orders from Mobile and New Orleans as follows: Isaac Mandel & Co., Maison Adrienne Ltd., Leon Krotosky, Sons & Co., Victor Style

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Shop, Ponchartrain Outfitting Co., Vogue-Chic Co., The Fashion Corner, Destournelle's, Magazin de Hugo, the Moreau-Shrimp Co. and the Wolf-Bear-Ochs Co. They are rated O.K. and passed already through our credit custom house. Such business is a pleasure.

I met Mr. Lockhart of the Weil-Crawford Co. Nashville to-day and he told me Tennessee buyers were expecting lower prices and are not placing their usual orders at present. He says he will give you a chance when he begins to buy again. Keep up the good work!

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MR. SOLOMON GUMBINER,
C/OF MUHLEBACH HOTEL,
KANSAS CITY, MISSOURI.

My dear Sol:

You know what happens a toy baloon when you hold a lit cigar to it. I mean the Globe Style Shop, Yonkers, N. Y. They went bankrupcy today. ($340). I don't believe he will pay over 15c. I told you not to O.K. his order as I was not in favor of it. Szozutowelski is a name I never did like, then also Yonkers.

You are a good salesman, Sol, and your penochle game is B. 1. but your judgment for credits is K. 4.

This morning Abe, Princine, Rappaport, Miss Kopyem and me had our first conference in the silk room. We just got started when Rappaport got a phone call from the Columbia Cloak & Suit Co. about their order for those No. 892 Georgettes and he had to go at once as they changed the colors and sizes. Miss Kopyem was then called out to look at those new printed voiles from Headend & Co. and when she got back I was called in the show room to wait on Mannie Dilloff, Davenport, Iowa. ($525). When I

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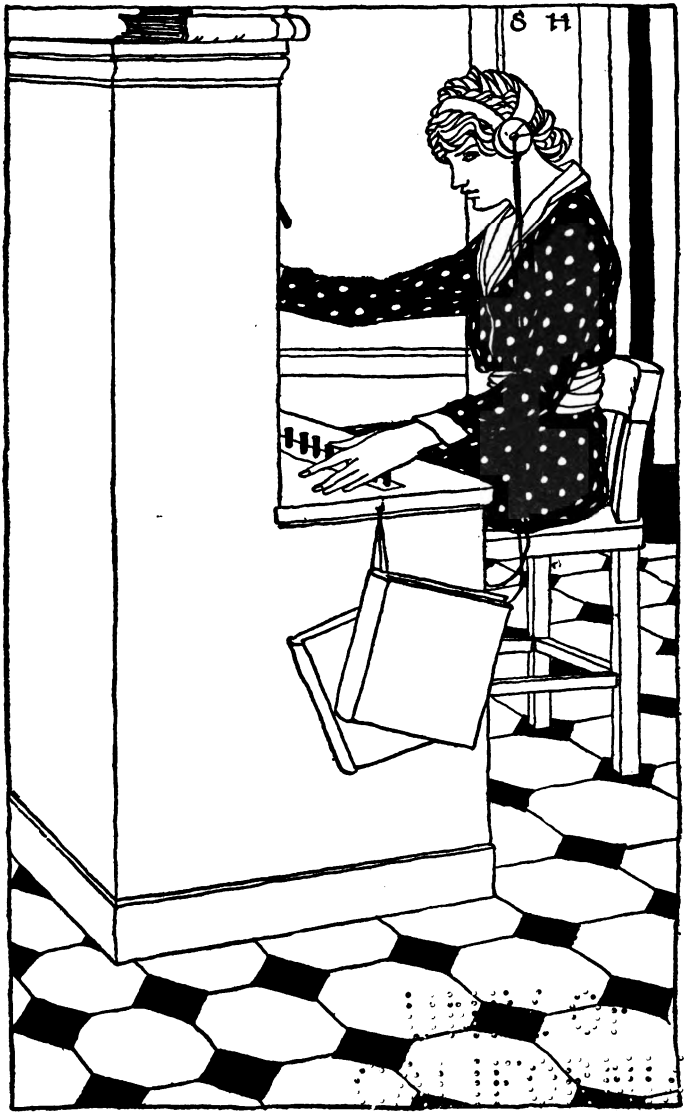

"THE NEW TELEPHONE GIRL, MISS NEUGIRIG"

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got back Abe and Princine was to lunch. The first conference was not a success. It shall be tried again this afternoon from four to five o'clock and I will tell *the new telephone girl, Miss Neugirig,* to manage we shall not be disturbed. I hope it works better.

I got your long night telegram about Mr. Fleetwood of John Spotts & Co., Minneapolis, Minn. We have just what he wants and can give him good deliveries. You wired he is a big operator with few models and a quick buyer. Well, he will get quick action from us when he calls. Last night we worked until eleven o'clock to finish his special models and close prices and because of our business sufficiency, we are now all ready for him. Sol, I must say you are a good manipulator. It's an A. 1. account and I hope Mr. Fleetwood gives us a good order.

Yesterday I was at the waist association luncheon meeting to hear talks about business sufficiency and there was big attendance. I eat a new style of cold fish and it was delicious.

Marcus Sheva, one of the vice-presidents, operated the meeting. In his opening speech he told us of a wonderful juggler at the Hippodrome with a lot of glass balls. The juggler kept them all going around in the air at one time without letting any fall and break. Mr. Sheva explained

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such was the waist business. We as manufacturers are all jugglers and must keep our complexities going likewise in the air and don't let any fall and break if we want we shall be successful. He got big applause.

Professor Pecan of the Zoological Gardens spoke about labor and high cost of living. Max Fleisch asked him what the outcome shall be and he said it was like the dog and his tail chasing each other around in a ring without being able to catch each other. After while the dog and the tail gets tired and then they go down together. Max was the only one who gave him his applause.

Henry Manewitz of the Manewitz-Bodenheim Waist Co. gave a five minute talk in fifteen minutes about "How to handle the Cancellation Evil." He read it from a paper. (I heard confidentially his credit man wrote it for him.) He said the time is come when an order from the retailer is no longer a scrap of paper. Max Fleisch asked him a question how about orders the manufacturers shall give to silk and cotton houses and there was big excitement, everybody wanted to talk and Mr. Sheva had hard work to make Manewitz sit down and the people shut up. Sol, it's a wonder to me how some manufacturers who like to make speeches keep their credit with the commission houses and banks.

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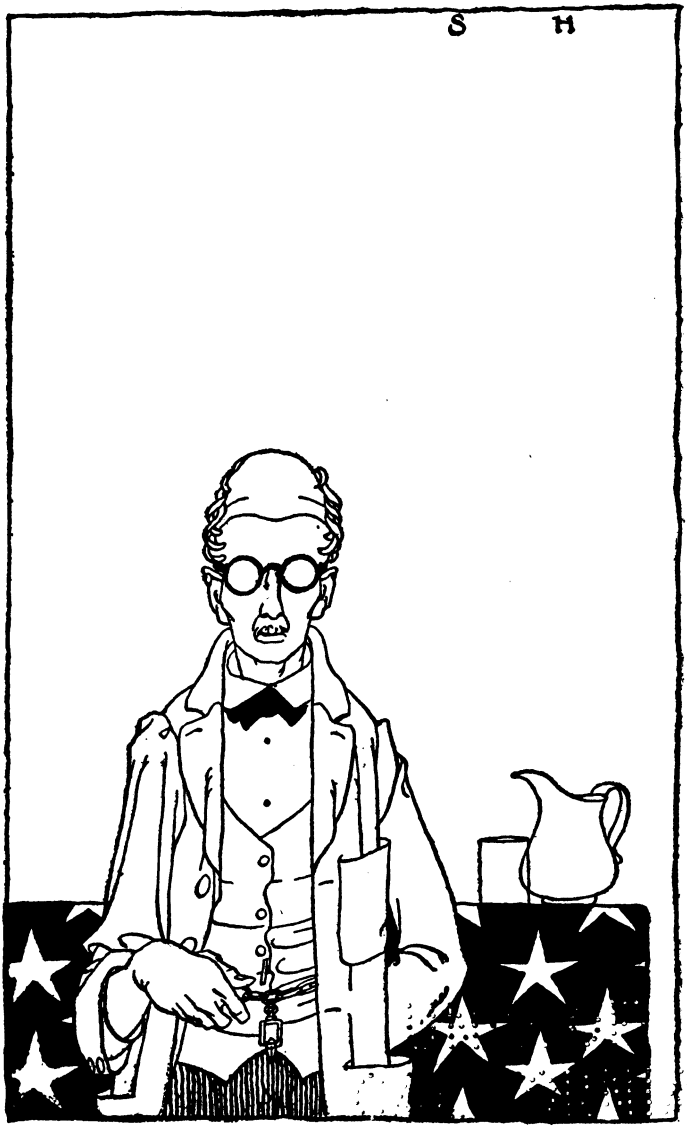

"PROFESSOR N. CLAYTURE FROM THE WISCONSIN COLLEGE"

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Oscar Haltermann of the Up-to-the-Minute Waist Co. spoke about "How to make Progress in the Waist Industry." He is just like one of those "Go-Stop" machines the traffic policeman operate on Fifth Avenue. He tells everybody else what they shall do but he never moves.

Professor N. Clayture from the Wisconsin college spoke about "The Growing Scarcity of Names for the Ready-to-Wear Industry." He said there was over ten thousand manufacturers of ladies ready-to-wear in New York City alone, not counting Chicago, Philadelphia, Cleveland and other markets. Each manufacturer has a name for his business and every day new houses are springing. He claimed all the names in the Bible, the British Dictionary and the telephone directory shall be almost used up and a new supply must come from somewhere as it is a serious problem for new houses to get a good special name to operate their business without law suits.

Mr. Kraft, editor of the "Ready-To-Wear Atomizer" spoke about "Advertising and it's Immediate Tendencies." He said advertising was fast drifting into a new style and their Winter Fashion Number will be out in four weeks. He hinted they can yet take care of a few ads.

Advertising in future will be written by strictly high grade designers of novels and serial stories.

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Meyer Stern who sat at our table, told us if Kipling was alive, he might perhaps work for a mail order cloak and suit house.

Professor Cushman of Harvard's College spoke about professors going into business on account of getting higher wages. Sam Rudnick, at our table, said he hired a strictly A. 1. doctor of philosophy for $2000 a year in place of his head shipping clerk who got $3000.

After the meeting, Mr. Sheva introduced the new members elected in the last membership drive. They are: — Clemenceau Blouse Co., Inc., A. T. & S. F. Waist & Dress Co., Teigman & Sobel, Red Sox Waist Co., Pierce-Arrow Waist Co., Insulated Blouse Co., Inc., Munchausen Waist Co., Saul Satinsky & Bro., Spearmint Waist Co., Pincus & Zimmetkuchen, Hudson Day Line Waist & Dress Manufacturing Co., Arverne Waist Co., Corona-Corona Waist Co., Jazz-Shimmey Waist Co.

Sol, these waist association meetings are perhaps all right for the industry but I am not yet lifted up enough to understand all of their hofbrau speeches about business sufficiency. Am going to lunch now with Abe.

Best regards, in haste,

Philip.

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P.S. Sol, it's now six o'clock and since I wrote this letter I got bad news for you. According to your telegram I did not expect Mr. Fleetwood of Minneapolis until to-morrow. He came in this afternoon at half past four in a big hurry. Miss Neugirig, the telephone girl, told him I was in a conference and could not be disturbed. He said something about the damn fools in the waist trade and rushed out.

I sent Abe right over to his hotel. They told him Mr. Fleetwood checked out and left for Minneapolis on the six o'clock train. Sol, this business sufficiency conferences don't work right yet for us. When you get back we must talk it over.

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MR. SIG ARONSON,
C/OF SAVOY HOTEL,
SEATTLE, WASHINGTON.

Dear Sig:

Tuesday we received your night telegram saying you mailed good orders from San Francisco and that at last you opened Lipman, Schwartz & Co. with a small order and their new buyer will reach New York Friday morning and stop at the "Martinique" and we shall have ready all the new advance models, especially overblouses and you expect him to give us a good order.

We worked overtime and managed to get the models and calculations finished last night. Rappaport went to the "Martinique" at nine o'clock this morning and brought Mr. Cohen back with him. He is a nice, quiet man and certainly knows his business. He gave us an order for $2500 and no kicks about prices and no changes in models. Sig, he is one of the most sensible buyers I ever handled and I wish all waist buyers were like him, then it would be a pleasure to sell waists. But we don't understand your telegram just received saying Mr. Cohen shall not arrive in New York until next week. Have you perhaps made

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"FIFTH AVENUE AT LUNCH TIME"

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a mistake? Rappaport will meet him at his hotel at five o'clock to give him a copy of his order and reference swatches.

Before you left you made a box for the office and put a label on it marked "Scraps of Paper." We just put in it your order from the Knott Fair & Fashion Emporium, Salt Lake City, Utah. We made a trade investigation and find they are one of those return-fifty-percent accounts. Besides, they refuse shipments, make unjust claims for shortage, take off too much discount, deduct express charges and sometimes send checks dated ahead also without being signed and one party reports a check sent twice with a wrong address on the envelope.

You wrote they shall be large operators and want to tie up for big business with a first class all-around waist manufacturer who can work close with them. Good! Al. Mandelbaum who used to travel for us is now with the Polar Bear Waist Co. He makes Salt Lake City since he now covers the coast. Do him a favor — put him next to Knott.

Our designer, Miss Kopyem went to Haines Falls in the Catskills last Friday for her vacation. She wrote she does not like it there on account the crowds and noise. The streets and porches are full of operators, contractors and salesmen

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of the ready-to-wear trade and it seems just like *Fifth Avenue at lunch time* except they are dressed in golf clothes, white flannel pants and automobile suits. She is coming back to-morrow.

Ike Weinberg, the residence buyer, told me at lunch to-day that Mr. Levy former buyer for Lipman, Schwartz & Co. escaped from a sanitarium in Oakland where they put him a month ago as he was off his nut. He was buying waists right and left from every salesman who called on him. They traced him to Seattle but they don't know where he went from there.

We got to find another salesman in place of Lodewitz for the middle West small towns. He is the worst pick we ever made. His recommendation letters from the Sat-Eve-Post Waist Co. and Natkin & Dorfman cracked him high and that was why I was afraid of him. He wrote us a long promising letter from his first town, Canton, Ohio. His aunt, who was once a waist buyer lives there and she told him it was the swellest waist line she ever looked at and he ought to sell every account in Canton. After five days we got a telegram from Ligonier, Indiana for one hundred dollars expense money. We wired him to come home. To-day we heard he sold our samples in Indianapolis last week. Where he now is we don't know. Such a rascal!

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"THE NEW RECREATION AND LUNCH ROOM"

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In regards, Sig, *the new recreation and lunch room* we started at your suggestion. It's open now a week. It's a big expense and some of the operators won't use it. They claim they shall rather have their share of the expense of it added to their wages. They did not care about the drilling and some of the books is missing out the library. Four of the records is broken and the victrola would not play to-day on account it being full of peanut shells and we must get another cat on account of the mice.

The "Suggestion Box" we put up at your suggestion we took down Saturday morning at Sol's suggestion and it will now stay down permanently at my suggestion.

When we opened it we found about twenty five letters in it. They suggested they shall have a chiropodist, American chop suey, dentist, Gorgonzola cheese, electric fans, marinierte herring, barber shop, strudel, soda foundain, gefüllte fish, moving pictures, caviar sandwiches, beauty specialist, welsh rarebit, boxing gloves, chicken a la King, penochle tables and massage. Last Saturday after pay, the foreman Louis Unruh came with Miss Pimento we shall put in a shower and when I said no they got mad. Sig, you started this business sufficiency recreation scheme but up to date it has operated for nothing but trouble.

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I must close now as I got to stop at the doctor on my way home. Princine will sign this letter for me after she writes it.

Best regards, in haste,

Philip.

per *Princine.*

P.S. Dear Mr. Aronson:

Our Mr. Rappaport just returned from the "Martinique" hotel. While he was there he saw two men put Mr. Cohen in a taxicab. They took him to the Pennsylvania Terminal to make a train for San Francisco. Mr. Rappaport spoke to the manager of the hotel and he laughed when he told him he is not Mr. Cohen at all. His name is Mr. Levy, former buyer for Lipman, Schwartz & Co., San Francisco, who disappeared from a sanitarium in Oakland two weeks ago. They traced him from Seattle to New York and found him in his room this morning at the "Martinique" where he was frantically totalling up copies of orders for thousands of dozens of shirt waists which he bought from everybody in town. The weather here is lovely.

Best regards,

Princine.

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MR. MEYER FRANK,
C/OF LAWRENCE HOUSE,
ERIE, PENNA.

Dear Meyer:

You wrote from Altoona we positively cannot sell Rosemary Blair of the Paris Shop, Tyrone, Pa., if we sell Larry Linck and you decided not to call on Linck any more. You claim we will be better off in the long run if we stick to Miss Blair.

I think you are right. But we should manage we shall sell both. It's true Miss Blair is one of our best accounts ever since she bought her opening bill from us eight years ago. At the same time Linck is a lively wire building a chain of waist stores in Pennsylvania railroad towns. You know we sell him in Lewistown and Huntingdon and he opens his new Altoona store this month yet.

Competition in towns like Tyrone is always sharp but I never thought they would lean down to play such business tricks. You wrote Larry hired away Miss Blair's head saleslady when he opened his Tyrone store but you did not tell us that Miss Blair's brother, the chief of police, operated his influence that Linck shall change all

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his outside signs and show cases. Such a kind of business tictacs is out of style. Competitors should be fair and friendly with each other and then a New York waist manufacturer can sell them both. You know chain stores are getting more popular all the time and it also happens that one store sometimes ships goods to another store when they are short of waists.

I notice since you are paying attentions to a young lady in your territory there is something wrong with your salesmanship. Your letters lately are so gloomy. Pincus Lowenbein of the Nachtigall Boudoir Cap Co. who met you in Punxsutawney told me yesterday you don't play penochle any more and *your suit hangs on you like a bag.* You must stop this. It hurts your health and your business falls off.

Abe met Linck on Broadway yesterday and he asked if you were in town. He is coming in to see us this afternoon about goods for his Altoona store and then I will talk with him about Tyrone and write you how we shall handle it.

Now, Meyer, comes a pleasant surprise for you. Benneville Hinnershitz of the "Old Reliable Store" Allentown, Pa. was in this morning at eight o'clock and gave us a good order ($750). He was sorry you were not here to wait on him. He wants we shall write you about his old part-

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"YOUR SUIT HANGS ON YOU LIKE A BAG"

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ner, your friend Gus Drumheller, who was buried by the Elks last Friday. They were partners for forty five years and the doctor said Gus died from an inside strike. He was all at a stand-still from eating peanuts and pretzels in hot weather without beer. The coroner said it operated on him like if he had eat Lehigh County cement.

Hinnershitz also wants I shall write you there was only one thing about the funeral that was not right. He blames the undertaker. When he laid Gus out he looked fine in all directions except his big black wig. It would not stay down in front. Gus and his wife had not talked to each other for sixteen years and she claimed his wig looked natural when it stood up as it was always like that when he was making excuses to her through the hired girl. The undertaker was an old friend of Gus's and said it would hurt his reputation, besides it was Gus's last chance to look nice and he insisted to make the wig lay down flat. He tried everything but nothing would operate. At last he asked Mrs. Drumheller for some glue. With a disgusting look on her face as she glanced at Gus, she went upstairs to the garret to look for a bottle of fish glue. While she was in the garret the undertaker yelled up to her she shall not bother anymore as he found a tack.

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Hinnershitz said the whole family except his wife did not like it at all the way the undertaker made Gus's wig stay down. *Mrs. Drumheller was neutral.*

Now, Meyer, Hinnershitz wants you shall stop in Allentown on your way home in about two weeks as he shall then be ready to place another order. Since Gus is dead, Miss Hinterleiter is promoted. Hinnershitz does the ordering for quantities and prices but she has all the say now for styles. He expects to have a "Eat Pretzels First" Waist Sale at the time of the Allentown Fair. He wanted Miss Hinterleiter should come to New York with him but she wouldn't. She never was in New York and she never got married because she is afraid. Since Gus is dead she is more important in her department so you must pay good attentions to her. She is well known in the whole Lehigh Valley for her style. She was the first in Eastern Pennsylvania to wear hoopskirts and bustles. Hinnershitz says she is the oldest saleslady in harness in Allentown and has been with him since he started forty-five years ago and only late twice in all that time.

Last week she was elected Chairlady of the Merchant's Decoration Committee for the Fair and she is so proud of it she is getting made a whole new white outfit. I sent her a white crepe

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"MRS. DRUMHELLER WAS NEUTRAL"

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de Chine waist for a present. Hinnershitz said she never dreamed such an honor was in the store for her, so don't forget to congratulate her. He told her it only proves if a person is steady in business there comes a time they are bound to get what they deserve. She is now getting a little old but yet if you gave her a box of candy she would appreciate it. She never yet had a tooth pulled but some fell out voluntary. Hinnershitz says she is a wonderful saleslady and a good trade-puller for him, especially with the farming trade. Now, Meyer, get on her good side — you understand.

Well, Meyer, I just got back from lunch with more good news for you. Who do you think was with me? You will never guess. Larry Linck and Miss Blair. They are going to be married in Tyrone next week! Larry told me all about it and says he owes all his good luck to you and you must surely come to the wedding. He wants you for his best man.

Last month when you met him at the Logan House in Altoona you told him you were very much afflicted by a young lady who runs a store of her own and that she was an A. No. 1 business woman and just the kind of wife for a business man. You did not mention any names but he guessed it was Miss Blair. The next day he met

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her in Tyrone on the street and spoke to her. She was very nice to him and he invited her to the ball game that afternoon and the same night they went in a canoe on the river. The next week they got engaged.

Now, Meyer, be a man and cheer up! There's more fish in the sea, besides you are in luck. You have no more Tyrone troubles and instead of only one account you are now solid with all the Lincks for their whole chain of stores. He expects to open two more next season.

As a salesman (and you are a good one when your clothes fit) you know it is easier to get a wife nowadays than it is to get the inside track for selling to a reliable chain of specialty waist stores. Look what that means in commissions for you. Between the two, well, if you want you shall get married, you are much better off to select a New York lady. She can help you entertain your out-of-town trade and that is very useful to a shirt waist salesman.

Mr. Gumbiner agrees with me, also his niece, Miss Claire Immergut who you know is a very fine girl and often asks about you through Mr. Gumbiner's sister-in-law, Mrs. Schottman.

Best regards, in haste,

Citron, Gumbiner & Co.

per *Philip Citron.*

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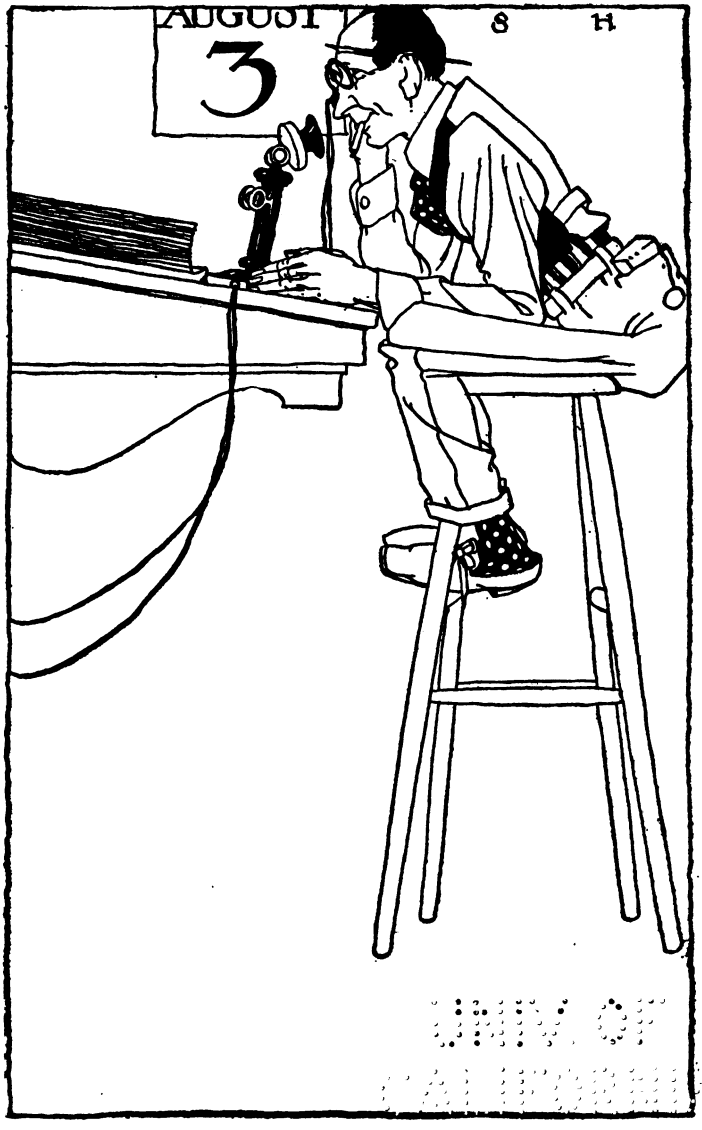

"OUR BOOKKEEPER, LOU SLEEF"

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MR. SOLOMON GUMBINER,
C/OF PALMER HOUSE,
CHICAGO, ILLINOIS.

My dear Sol:

I wrote you last week the Gambrinus Modes Bazaar, Brooklyn, Ike Acrobatsky proprietor, went bankrupcy and owes us $450.

His lawyers, Crookshank & Cookman called a creditor's meeting yesterday afternoon. *Our bookkeeper, Lou Sleef,* was yet busy closing our books for the year so I decided to handle it myself. On Monday I tried to see Acrobatsky but they told Abe he was home sick with sore eyes. Right away I sent Abe to see his lawyers, and ask what settlement we shall expect. They told him they were busy on the books and could not tell anybody until the creditor's meeting. It looked like a cooked affair and I had Abe at once find out for me how Acrobatsky operated his business.

I tell you, Sol, Abe is doing fine. Such a son in the waist business is a blessing. He is now following my advises and some day he will be a merchant like his father, straight as a string.

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Most sons in the ready-to-wear lines don't want they shall go in their father's business. It is not high tuned enough. They want they shall be professional lawyers, doctors, social work operators and authors. Where the waist manufacturers are coming from when the present generation is gone is a serious question unless they change the emigration laws.

Anyhow, Abe and I went to the creditor's meeting yesterday and present were about ten lawyers, three creditmen, two salesmen and some stock clerks and office boys.

When the meeting opened, Mr. Crookshank made a speech. He is one of those impressing lawyers who make you feel as if they wrote the ten commandments. He specializes on high-sound words and he speaks them out so slow and careful as if they were numbered and registered like the coupons of a bond.

He told us he was a lawyer of great respect in the business community and his reputation was built up because he operated only with honest clients who give a square and fair deal to their creditors when misfortune comes. Then he read a statement with assetts $2500 and liabilities $16,000. A credit man told him Acrobatsky's signed statement six months ago claimed assetts $18,000 and liabilities $3,000 and he asked him

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to explain it. Mr. Crookshank said he could explain it easy in one word — prohibition! Acrobatsky's store was near the breweries in Brooklyn and his trade was almost exclusive with ladies whose men folks worked in the breweries and of course they moved away and the neighborhood got cheaper people when the breweries stopped making beer. He claimed prohibition was ruining the country and the ready-to-wear trade should expect from now on lots of retail failures on account of it. Also the landlord raised his rent nearly double with sickness in the family.

Then Acrobatsky came in the meeting. He walked slow with a cane and had on blue glasses led by a darky and they took back seats. His lawyer explained how he was losing his eyesight from worry for his creditors. He told about his sick wife and two children and he had to send them to the country and he had likewise to support her old mother who lived with him. Acrobatsky's lawyer is a good talker and spoke in such a good hearted way that Acrobatsky had to schnuffle out loud and wipe his tears away. His lawyer stopped twice to blow his nose and wipe his turtle-rim glasses and one of the stock clerks began to cry and had to go out. It certainly was very sad and I felt sorry for Acrobatsky — Nit!

Acrobatsky's lawyer then coughed again and

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said he had his books examined and after hard work with great regret and the help of his poor wife's mother's money from her widow's saving account, the best offer absolutely was 15%, half cash and two notes for two and four months endorsed.

One of the lawyers, Marcus Philip Schamm, then got up and wiped his glasses. He looked into the failure very careful for his client because at first he thought it was one of those every-day, fishy failures he often fought with success all over the United States but for him Acrobatsky's case was an exception. He was convinced absolutely it was an honest failure. He would strongly advise his client to accept 15% and the other creditors should save expense and accept it likewise.

A credit man sitting next to me and Abe said he knew Schamm. He told us confidentially *he was one of those ethicle bankrupcy lawyers* who operate to get invited to make a speech at credit men's banquets and he once heard him tell a friend of his that most all lawyers, especially bankrupcy lawyers were honest. Sometimes when a dishonest one did turn up rarely, it was because some business man smarter than the lawyer took advantage of him and operated him to do wrong things.

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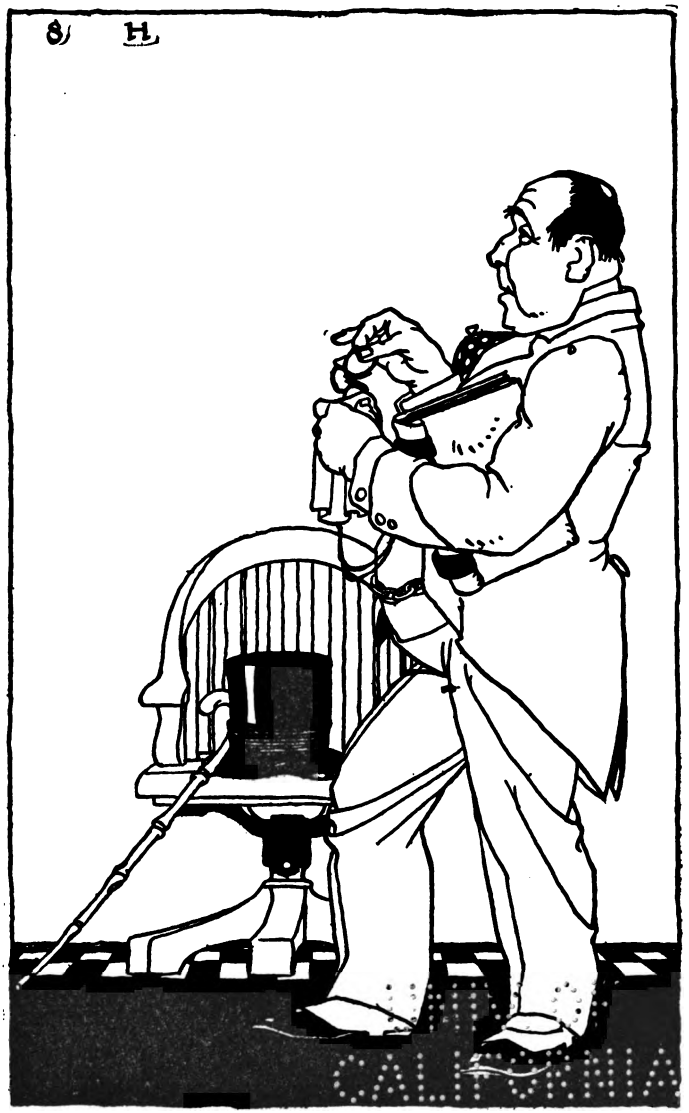

"HE WAS ONE OF THOSE ETHICLE BANKRUPCY LAWYERS"

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When Schamm sat down I got up. I asked Mr. Crookshank he shall explain about the summer hotel in the Catskills his sick wife bought and was now running in good health with a full house and his mother-in-law's help. I noticed Acrobatsky let his cane fall with a loud noise. I asked about his son Lester who came back from the war and right away bought a garage in the Bronx for $6,000 out of what he saved as a private at $33 a month. Acrobatsky now took off his blue glasses. Mr. Crookshank got mad and red and tried to make me sit down. Acrobatsky stood up excited and I noticed his eyesight suddenly got well enough to wink me to keep quiet. I give him a look and kept right on. I said this was a case that shall go through bankrupcy from A to Z and if I could operate it the creditors will get a square deal if they never get a cent.

When I sat down everybody wanted to talk. After the excitement settled they asked Mr. Crookshank and Acrobatsky to go out the room. Some speeches were made and then it was voted to turn the offer down. Somebody now nominated me for chairman of a committee of three to investigate Acrobatsky's failure with an expert accountant for $25 and report to the creditors. The other two on the committee was lawyer

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Schamm who represents Goldstein Bros. who copy our styles and Mr. Rohr, credit man for the American Styles Waist Co. who hired away our designer this spring. Then the meeting adjourned.

This morning Mr. Getsman, a clerk from the office of Crookshank & Cookman came to see me to buy our claim. He offered me 50c. and I laughed at him. Then he offered me 60c. and I laughed some more. Then he offered 75c. I could not laugh anymore so I called Abe in to laugh for me. At last he offered 100c. That made me mad. I was just to the point of telling him what a skunk he was to try to buy our claim, that Acrobatsky was a crook and I would see he got in the courts all he shall deserve.

Just then Abe (Sol, he is getting better in business every day) in the nick of time whispered in my ear about Goldstein Bros. and the American Styles Waist Co. and then I thought also I did not like to waste time in court at present on account our being busy closing our books for the year, therefore I accepted his offer and he gave me $450 cash. I may not be so good yet in golf and business sufficiency but you can bet I know how to handle a proposition like Acrobatsky.

Well, Sol, our bookkeeper just handed me the rough figures of our inventory, outstandings and

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what we owe and I can now tell you nearly how we made out this year.

Since thirty years I am in the waist line as operator, contractor and manufacturer and in all directions this was the hardest year I ever went through. We had a 100% share of troubles from the war adjustments with strikes and high prices. One of our designers left us just before the spring season and took along some of our best ideas. We had our usual amount of bankrupcies with 15% settlements. Our quid pro rata of cancellations and returns was larger than ever. We lost a lot of profit on business we lost by introducing business sufficiency. More than ever we had troubles and expense with salesmen, and yet, I am glad to tell you, Citron, Gumbiner & Co. will show a clean net profit of about — $52,000.

Think of it, Sol, it's far the best year for profits since we are in business. Proud I am to be the head of the "Quadwrangle" and you should be too proud. I wish I could celebrate with you to-night at penochle. I would be glad to let you win $25 from me — if you could, I also wish you would sell those $5.25 Novelty silks. Close them at $4.50 if necessary. Our stock of these silks on the inventory is much too big and you know what novelties are — dangerous. I

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am afraid the style will change on us and we don't want to get left. Now is our chance. My stomach feels fine to-day.

Best regards, in haste,

Philip.

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